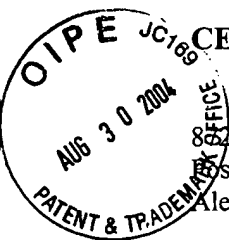


3828
41



CERTIFICATE OF FACSIMILE

I hereby certify that this Response and Amendment, pursuant to 37 C.F.R. §1.8 is being faxed to (703) 822-9306 and a confirmation copy is being deposited as U.S. First Class Mail this date with the United States Postal Service in an envelope addressed to: Mail Stop Amendment, Commissioner of Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on

Date: August 26, 2004

By: *John R. Wilk*

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

Inventor(s):	Crane, et al.	Docket No.:	10655.7700
Serial No.:	09/415,632	Examiner:	Poinvil, Frantzy
Filed:	October 12, 1999	Group Art Unit:	3628
Title:	SYSTEM AND METHOD FOR DIVIDING A REMITTANCE AND DISTRIBUTING A PORTION OF THE FUNDS TO MULTIPLE INVESTMENT PRODUCTS		
		Confirmation No.:	5093

RESPONSE AND AMENDMENT

Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

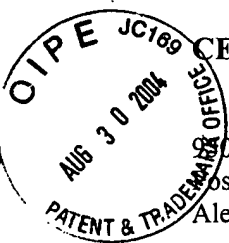
Dear Commissioner:

In response to the Office Action mailed August 2, 2004 regarding the above-referenced patent application, of which this Response is within the shortened three month statutory period for Response, please amend the application as follows and consider the following remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 7 of this paper.

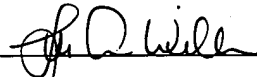
RECEIVED
SEP 03 2004
GROUP 3600



CERTIFICATE OF FACSIMILE

I hereby certify that this Response Transmittal, pursuant to 37 C.F.R. §1.8 is being faxed to (703) 872-9906 and a confirmation copy is being deposited as U.S. First Class Mail this date with the United States Postal Service in an envelope addressed to: Mail Stop Amendment, Commissioner of Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on

Date: August 26, 2004

By: 

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor(s):	Crane, et al.	Docket No.:	10655.7700
Serial No.:	09/415,632	Examiner:	Poinvil, Frantzy
Filed:	October 12, 1999	Group Art Unit:	3628
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		Confirmation No.:	5093

RESPONSE TRANSMITTAL

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RECEIVED

SEP 03 2004

GROUP 3600

Dear Sir/Madam:

Attached herewith is a response to an Office Action dated August 26, 2004 in the above-identified application.

FEE CALCULATION, CLAIMS AS AMENDED:

	Claims remaining after amendment		Highest number previously paid for		Present Extra		Additional Fee
Total Effective Claims	12	minus	20	=	x	18.00 =	\$
Independent Claims	2		3	=	x	84.00 =	\$
If amendment enters proper multiple dependent claim(s) into this application for first time (per application)						\$260.00 +	N/A
						Subtotal:	\$

Fee Calculation: Request for Extension of Time pursuant to
37 C.F.R. §1.136(a)

<input type="checkbox"/>	Response filed within first month after due date – add	\$ 110.00
<input type="checkbox"/>	Response filed within second month after due date – add	\$ 420.00
<input type="checkbox"/>	Response filed within third month after due date – add	\$ 950.00
<input type="checkbox"/>	Response filed within fourth month after due date – add	\$1480.00
<input type="checkbox"/>	Response filed within fifth month after due date – add	\$2010.00
TOTAL:		\$

If one of the “small entity” boxes above is checked, enter half (½)
of the second subtotal and **subtract**.

Information Disclosure Statement Pursuant to 37 C.F.R. §§1.97-1.98 N/A
TOTAL ADDITIONAL FEE ENCLOSED: _____

☐ Please charge Deposit Account No. 19-2814 in the amount of \$_____.
A duplicate copy of this sheet is attached.

☐ Check No. _____ in the total amount of \$_____ is attached.

This statement does NOT authorize charge of the issue fee. The Commissioner is hereby authorized to charge any other fee specifically authorized hereafter, or any **deficiency** in the fee(s) filed, or asserted to be filed, or which should have been filed herewith or concerning any paper filed hereafter, and which may be required under 37 C.F.R. §§1.16-1.18 (**deficiency** only) now or hereafter relative to this Application and the resulting Official document under 37 C.F.R. §1.20, or credit any overpayment to Account No. 19-2814 for **which purpose a duplicate copy of this sheet is attached.**

Respectfully submitted,

By _____

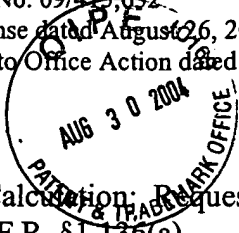
Howard I. Sobelman
Reg. No. 39,038

Dated _____

8/26/04

SNELL & WILMER, L.L.P.
One Arizona Center
400 East Van Buren
Phoenix, Arizona 85004-2202
Phone: (602) 382-6228
Fax: (602) 382-6070

Appl. No. 09/415-632
Response dated August 26, 2004
Reply to Office Action dated 8/2/2004



RECEIVED

SEP 03 2004

GROUP 3600

Fee Calculation: Request for Extension of Time pursuant to
37 C.F.R. §1.136(a)

<input type="checkbox"/>	Response filed within first month after due date – add	\$ 110.00
<input type="checkbox"/>	Response filed within second month after due date – add	\$ 420.00
<input type="checkbox"/>	Response filed within third month after due date – add	\$ 950.00
<input type="checkbox"/>	Response filed within fourth month after due date – add	\$1480.00
<input type="checkbox"/>	Response filed within fifth month after due date – add	\$2010.00

TOTAL: \$

If one of the “small entity” boxes above is checked, enter half (½)
of the second subtotal and **subtract**.

Information Disclosure Statement Pursuant to 37 C.F.R. §§1.97-1.98

N/A

TOTAL ADDITIONAL FEE ENCLOSED:

☐ Please charge Deposit Account No. 19-2814 in the amount of \$_____.

A duplicate copy of this sheet is attached.

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Respectfully submitted,

By _____

Howard I. Sobelman

Reg. No. 39,038

Dated _____

8/26/04

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